

UNICREDIT “AD HONOREM” LOANS

CALL FOR APPLICATIONS

**FROM STUDENTS OF ALMA MATER STUDIORUM - UNIVERSITY OF BOLOGNA
ENROLLED IN FIRST, SECOND OR SINGLE CYCLE DEGREE PROGRAMMES,
SPECIALIZATION SCHOOLS OR PHD PROGRAMME DEGREES
ACADEMIC YEAR 2019/2020**

(Issued by R.D. Rep. n. 7624/2019 dated 07/10/2019)

DEADLINE FOR APPLICATIONS: 5 November 2019 – at 3 p.m.

Under an agreement with UniCredit S.p.A., Alma Mater Studiorum - University of Bologna offers enrolled students the opportunity to apply for a UniCredit “ad Honorem” loan, without any need for secured or unsecured guarantees from third parties.

The Unicredit “ad Honorem” loan involves opening a revolving line of credit for one year.

1. Number of loans available

A total of **90** UniCredit “ad Honorem” loans are made available with this call for applications, distributed as follows, among the following categories of degree programme at Alma Mater Studiorum – University of Bologna:

- **80**, for students enrolled in first, second and single cycle degree programmes;
- **5** for PhD students;
- **5** for Specialization school students

2. General requirements for admission to the benefit

The following general requirements must be satisfied in order to obtain access to the benefit:

- resident in Italy;
- over 18.

3. Exclusions

Students are not admitted to the benefit if, at the time of application, they are already benefiting from a previous UniCredit “ad Honorem” loan, unless they obtained that loan consequent to the call for applications relating to the 2018/2019 academic year and satisfy the requirements specified in art. 4.

4. Enrolment and merit requirements

In addition to the requirements indicated in art. 2, the following enrolment and merit requirements must be satisfied by the deadline for applications in order to obtain access to the benefit:

A) Enrolment requirements^{1 2}:

¹ Students enrolled for the flexible curriculum may request the loan for the final two years of their degree programme. Contact the Agreements Office for the Right to Higher Education of the University of Bologna for more information.

² Students enrolled for the 2019/2020 academic year at other Universities, under agreements with the University of Bologna for the award of a double or dual degree, are also admitted to the benefit.

regular enrolment at Alma Mater Studiorum - University of Bologna for the 2019/2020 academic year:

- in the second or third year of first cycle degree programmes;
- in the first or second year of second cycle degree programmes;
- in the last or second-last year of single cycle degree programmes;
- in a PhD programme degree;
- in specialization schools with a duration of not more than three years;
- in the final three years of specialization schools with a duration of more than three years.

B) Merit requirements

Students enrolled in first, second or single cycle degree programmes

- a) must have been enrolled for the 2018/2019 academic year in a first, second or single cycle degree programme at the University of Bologna;
- b) must have obtained by **30 September 2019** a minimum number of University educational credits, as detailed below:

First Cycle Degree Programmes

Year of enrolment for a.y. 2019/2020	Credits
Second (first enrolment a.y. 2018/2019)	54
Third (first enrolment a.y. 2017/2018)	108

Second Cycle Degree Programmes

Year of enrolment for a.y. 2019/2020	Credits
First	162*
Second (first enrolment a.y. 2018/2019)	54

*obtained during the first cycle degree programme in which the student was regularly enrolled for the third year in a.y. 2018/2019

Single Cycle Degree Programmes with a duration of five years

Year of enrolment for a.y. 2019/2020	Credits
Fourth (first enrolment a.y. 2016/2017)	162
Fifth (first enrolment a.y. 2015/2016)	216

Single Cycle Degree Programmes with a duration of six years

Year of enrolment for a.y. 2019/2020 academic year	Credits
Fifth (first enrolment a.y. 2015/2016)	216
Sixth (first enrolment a.y. 2014/2015)	270

Notice: the University educational credits and the exams, if required, must **already be registered in the record-book** of the student by the application date.

Instructions regarding the achievement and assessment of merit requirements

- If, in relation to the year of enrolment of the student, the regulations of the degree programme envisage a lower number of credits than the minimum required for participation, the requirement will only be deemed satisfied if the applicant has earned all the credits available. For example: if the student is enrolled in the second year and the regulations of the degree programme require 52 University educational credits to be earned in the first year, in order to participate in this call for applications the student must have earned 52 credits by 30/09/2019.
- When counting the credits needed to obtain the benefit, consideration is only given to those obtainable by the deadline of **30 September 2019**, as determined by the Faculty based on the organisation of teaching for all degree programmes.

- The year of enrolment indicated above is identified commencing from the year of first matriculation until the current year of enrolment at the University of Bologna, regardless of the year of the degree programme in which the student may be enrolled after the recognition of any previous academic careers. For example: for a student who matriculated in a.y. 2018/2019 and who transferred or changed in a.y. 2019/2020 with readmission to the first year, the assessment of merit will reference the matriculation in a.y. 2018/2019 and not the year of the new degree programme to which the student has been admitted.

If students have carried out periods of study abroad and have been admitted to years subsequent to the first, the year of first enrolment is identified with reference to the year of the degree programme in which they are enrolled in 2019/2020.

- In the case of changing degree programme or transferring from another University, credits earned during the old degree programme are only deemed valid if recognised by the new degree programme.

- In the case of matriculation following a previous withdrawal or loss of student status, or to obtain another first cycle degree, any recognised credits originating from the previous academic career are not deemed valid for the purposes of this call for applications.

- Recognised credits deriving from previous individual learning activities are not deemed valid and neither are those relating to additional learning activities.

- For students who change or transfer from first cycle degree programmes to second or single cycle degree programmes, merit is calculated with reference to the number of credits or exams recognised by the chosen degree programme, having regard for the year of the degree programme to which the student has been admitted.

- The credits (and exams) earned by students at foreign Universities, whether in the context of participation in exchange programmes or otherwise, are only considered if earned by 30/09/2019 and registered in their record-books.

c) must have obtained, with reference to the University educational credits earned by **30 September 2019**, an average grade (weighted average) of **not less** than that specified in the following table:

DISCIPLINARY AREA	AVERAGE SCORE
ECONOMIC AND MANAGEMENT	27
PHARMACY AND BIOTECHNOLOGY	28
LAW	28
ENGINEERING AND ARCHITECTURE	28
FOREIGN LANGUAGES AND LITERATURES, INTERPRETING AND	29
MEDICINE	29
VETERINARY MEDICINE	28
PSYCHOLOGY	28
SCIENCE	28
AGRICULTURAL SCIENCES	28
EDUCATION STUDIES	28
SPORT SCIENCES	28
POLITICAL SCIENCES	28
STATISTICAL SCIENCES	28
SOCIOLOGY	29
HUMANITIES	29

In the case of changing degree programme or transferring from another University, grades obtained during the old degree programme are only deemed valid if recognised (even in part) by the new degree programme.

d) must not have incurred disciplinary penalties.

Students enrolled in the first year of PhD programme degrees and Specialization schools with a duration of not more than three years

No preliminary requirement other than enrolment by the deadline for applications;

Students enrolled in years subsequent to the first of PhD programme degrees and Specialization schools:

These students must have passed the checks envisaged for admission to the 2019/2020 academic year.

Students satisfying the requirements specified in this article are qualified as “students eligible to request funding”.

5. Preparation of rankings

For each applicant, the University will check satisfaction of the requirements specified in arts. 2 and 4 and absence of the reasons for exclusion indicated in art. 3 and, if the number of eligible students exceeds the number of loans available, will prepare separate rankings for each of the categories of degree programme identified in art. 1.

The ranking for those enrolled in first, second and single cycle degree programmes will be prepared in decreasing order of the total score assigned to each applicant, being the sum of the following partial scores:

- University educational credits score, obtained using the following formula:
$$\frac{(\text{Sum of Student credits} - \text{Minimum sum of credits})}{(\text{Maximum sum of credits} - \text{Minimum sum of credits})}$$
- Average grade score (weighted average) obtained using the following formula:
$$\frac{(\text{Average of Student Grades} - \text{Minimum Average Grade})}{(\text{Maximum Average Grade} - \text{Minimum Average Grade})}$$

If students have the same total score, the following tie-break criteria will be applied, listed in order of priority:

- larger number of years of enrolment (determined with reference to the same type of degree programme);
- number of firsts (lodi) weighted with reference to the number of University educational credits for the corresponding exams;
- lower income reported in the ISEE 2019 attestation for assisted services regarding the right to Higher education.

The rankings for students enrolled in PhD programme degrees and Specialization schools will be prepared applying the following criteria, listed in order of priority:

- 1) merit (higher second cycle or single cycle degree programme grade)³;
- 2) larger number of years of enrolment (determined with reference to the same type of degree programme);

If students have the same total score, the following tie-break criterion will be applied:

- 3) lower income reported in the ISEE 2019 attestation for assisted services regarding the right to Higher education.

³ No documentation is required from graduates of the University of Bologna. Students who obtained the required degree from other Italian Universities must present a self-certification using the relevant form contained in the application procedure. Students who obtained the required degree abroad must present a legalised certificate, translated into Italian with a declaration of validity, that specifies the final grade. This certificate must be attached in pdf format.

PLEASE NOTE: The ISEE, and/or other documentation, presented for the check of economic status prior to calculating the tuition fees due on enrolment in the 2019/2020 academic year (instructions published on the webpage www.unibo.it/tasse) is also valid for the purposes of this call for applications and the relevant information will be accessed directly by the Office.

Where applicable, applicants who have not presented the attestation of economic status needed for their tuition fee calculation will be requested to provide the relevant documentation to the Office by no later than a specified date.

Students with a successful ranking are assured of access to the loan, subject to satisfying the general requirements of good credit standing (art. 8).

Students placed lower in the ranking may only obtain access to the loan if successful applicants withdraw by failing to give their presentation letter (art. 7) to UniCredit S.p.A.

If the number of eligible students is less than the number of loans envisaged in art. 1 above, the deadline for the presentation of applications may be extended by further calls for applications.

6. Deadlines and procedures for presenting applications

The deadline for the presentation of applications is **5 November 2019 at 3 p.m.**

Applications to participate in the call must be **presented by the closing date exclusively via the “Studenti Online” application.**

To use the application:

1. access studenti.unibo.it using your University username and password;
2. click on the “calls for applications” button;
3. select “Call for applications for ad Honorem loans from students of Alma Mater Studiorum - University of Bologna enrolled in first, second or single cycle degree programmes, specialization schools or PhD programme degrees - 2019/2020 academic year”

Only students who satisfy the requirements specified in arts. 2 and 4 of this call will be able to complete the on-line application: students can obtain help or guidance regarding the on-line completion of the application by calling the Studenti Online Help Desk at the following number: +39 0512099882 from Monday to Friday, between 9 am and 1 pm and between 2 pm and 5 pm, or by sending an e-mail to the following address help.studentionline@unibo.it.

Communications about the call for applications will be sent to the institutional e-mail address @studio.unibo.it.

NOTES:

- a. The application will be deemed valid only if the student completes the foregoing procedure correctly;
- b. The application will be deemed valid only if the student inputs all the attachments required by the call for applications by the deadline;**
- c. It is important to check all the contact details indicated;
- d. Applications cannot be submitted to the Office on paper or by e-mail;

Required attachments:

- a. self-certification of the academic qualification, with the final grade, for students enrolled in PhD programme degrees and/or the Specialization schools referred to in art. 5;
- b. legalised certificate, translated into Italian with declaration of validity, specifying the final grade, for academic qualifications obtained abroad, for students enrolled in PhD programme degrees and/or the Specialization schools referred to in art. 5;
- c. identity card issued by an Italian municipality for foreign students. Both sides of the complete identity card must be attached. The application will be rejected if an attached document is incomplete, or if a required document is not attached.

NOTE:

Receipts confirming application for an electronic identity card will not be accepted in place of a valid identity card.

PLEASE NOTE:

The online procedure for the presentation of applications displays information about the application (e.g. "Application input") that only concerns the technical aspects of the procedure.

No information of this type shall be construed as meaning that the application is complete/eligible/valid for the purposes of this call for applications. Following the deadline, the competent offices will check all applications for compliance with the requirements of the call for applications and the outcome will be notified to the persons concerned in accordance with art. 7.

7. Notification of the outcome of the application, review of the rankings

Following verification of the requirements, each applicant will be notified about:

- eligibility, i.e. satisfaction of the requirements specified for requesting the loan and absence of any reasons for exclusion;
- specific position in the ranking, in the case of eligibility.

At the same time, eligible students ranked within the number of loans indicated in this call for each category of degree programme will be sent a presentation letter from the University, to be given **to the branch of UniCredit S.p.A. indicated in the letter**, in order to progress the Bank investigation carried out prior to granting the loan.

Failure by the student to give the above presentation letter to UniCredit S.p.A. **by the deadline indicated in the letter**, or the absence of any written communications from the student by that deadline, will cause the right to request the ad Honorem loan to lapse.

Following the above deadline, the rankings will be reviewed again for eligible students if entitled applicants have failed to open their lines of credit.

Should the number of eligible students in one or more of the categories of degree programme referred to in art. 1 be lower than the respective number of loans available following final extension of the deadlines, the remaining loans may be divided equally among the other categories of degree programme.

8. Current account line of credit

After the student has given the University presentation letter to the specified branch, the Bank will assess the good credit standing of the student requesting the loan⁴.

Having verified the good credit standing of the student, UniCredit S.p.A. will arrange to grant a current account line of credit for an amount not exceeding that indicated in art. 9 and, in any case, specified in the presentation letter, notifying the University in this regard.

9. Amount and duration of the line of credit

The maximum total amount of credit available to the student applicant is **Euro 5,000.00**.

This amount will be made available in a lump sum following the verification of good credit standing. The current account line of credit will be available for a maximum period of one year.

10. Current account conditions

⁴ Good credit standing includes, for example, the absence of protests for uncollected cheques, adverse enforcements (bankruptcies, seizures, distraint orders, ...), full and precise payment of the instalments on any other loans received, absence of other outstanding loans.

In order to obtain a UniCredit “ad Honorem” personal loan the student applicant must open a “SUPERGENIUS 2.0” current account with UniCredit S.p.A. that comprises:

- Unlimited administration charges for transactions performed by any means (at the branch and via alternative channels);
- International Debit Card: 1 free card, if granted;
- 1 cheque book, if granted;
- Standing orders for utilities and other periodic payments;
- Bank access channels: Multi-channel Bank fee (Toll-free Number: 800.575757, Website www.unicreditbanca.it) and On-line Documents service fee;

Quarterly and annual settlement expenses.

The account is free from the monthly fee for the first 36 months (then the standard fee will be charged - currently Euro 6.00 - with the recharge specified below).

Monthly fee recharge (deduction from the monthly fee):

- until the 30th birthday of the current account holder: €6
- average balance on the current account during the previous month of at least €2,500: €3
- monthly credit from inbound transfers totalling at least €1,000 (accredited during the previous month): €3

Tax charges will be paid by the applicant.

With regard to any debit balances, UniCredit S.p.A. agrees to recognise an interest rate of at least the same established for the Supergenius Account.

The contract for the current account line of credit is supplemented by a promise from UniCredit S.p.A. to sign – subject to the continuation of good credit standing – a personal loan contract on the conditions specified in art. 12.

11. Transformation of the current account line of credit into a personal loan

After expiry of the current account line of credit on the date specified in the contract, UniCredit S.p.A. - having verified the continuation of good credit standing - will grant the student a personal loan for the amount of current account credit used, so that the line of credit can be closed.

The student may choose the duration of the repayment period, up to a maximum of 10 years.

The student may also elect to benefit from an initial grace period with a maximum duration of 2 years. “Grace period” means the period of time during which no instalment payments are required and no interest is charged.

In all cases, the sum of the grace period and the repayment period cannot exceed the maximum duration envisaged above.

Repayment will be made in equal monthly postponed instalments.

The interest conditions are specified in art. 12 below.

12. Interest and other charges paid by the student

Line of credit:

- floating interest rate equal to the average of 3-month Euribor (rate for 365 days) in the month prior to the start of each quarter (as published by the specialised press) + a spread of 3.50 points, with adjustment of the rate every quarter;
- interest will be calculated on the balance deriving from actual use of the credit granted, with quarterly postponed compounding;
- no commissions charged for immediate availability to the funds;
- no expenses for early closure of the line of credit;
- all stamp duties and flat taxes paid by the debtor;

Personal loan:

- fixed interest rate equal to 4YEUIROIRS (as published by the specialised press) + a spread of 3.50 points for loans with a duration of between 12 and 60 months;

- fixed interest rate equal to 10YEUROIRS (as published by the specialised press) + a spread of 3.50 points for loans with a duration of between 61 and 120 months;
- no investigation expenses;
- all stamp duties and flat taxes paid by the debtor;
- the full amount can be repaid early at any time without additional charges: in that case, the debtor only need pay the outstanding principal.

13. References

For all other detailed conditions governing current account lines of credit and personal loan contracts, reference is made to the Information Forms and summary documents prepared by UniCredit S.p.A., which can be obtained from any branch.

14. Early revocation of the line of credit

The current account line of credit will be revoked earlier in the following situations:

- a) withdrawal from studies;
- b) suspension of studies;
- c) loss of student status;
- d) transfer to another University;
- e) failure to pay the University tuition and enrolment fees;
- f) identification of false statements made by the student when applying for the ad Honorem loan and/or when requesting other benefits for the right to Higher Education;
- g) loss of good credit standing.

In the event of early revocation for the reasons indicated in letters a) to e) in this article, the student may apply for a personal loan in order to repay the credit obtained on the conditions envisaged in this call for applications.

In the cases envisaged in letters f) and g), the Bank reserves the right to request immediate repayment in full of the amount due, or to agree with the student customised repayment plans on interest rate conditions no worse than those established for the personal loan described in this call for applications.

15. Communications

All University communications to students applying for loans will be deemed valid if sent to the addresses indicated by them in their applications for admission to the benefit and/or to their institutional e-mail addresses (name.surname@studio.unibo.it).

The University does not accept any responsibility for the loss of communications due to the provision of inexact addresses by student applicants, or to their failure to communicate or late communication of changes to the addresses indicated in their applications, or for any postal service issues or problems attributable to third parties, chance events or force majeure.

Subsequent to the selection of eligible students and transmission to them of the presentation letter, the Bank investigation prior to actual granting of the loan is carried out under the sole and exclusive responsibility of UniCredit S.p.A. and any consequent financial relations will exist solely and directly between the Bank and the student.

16. Monitoring of the service

The University will monitor provision of the service on a general basis, including compliance with the banking conditions detailed in this call for applications.

17. Processing of personal data

Information about the processing of personal data collected by the University via applications to participate in this call is available on the University Portal at the following webpage: <https://www.unibo.it/it/atene+o/privacy-e-note-legali/privacy/informazioni-sul-trattamento-dei-dati->

[relativi-alla-gestione-dei-procedimenti-per-la-concessione-di-borse-di-studio-agevolazioni-e-servizi-per-il-diritto-allo-studio-da-parte-alma-mater-studiorum-universita-di-bologna.](#)

18. Publication

Publicity is given to this call for applications via publication on the University Portal at the following webpage: <https://bandi.unibo.it>.